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UNITED STATES BANKRUPTCY COURT
SAN FRANCISCO, CA

Lorena Parada

Case # 19-30088

From: Tammy Spirlock <tammyspirlock@aol.com>
Sent: Wednesday, February 5, 2020 9:15 AM
To: Lorena Parada
Subject: Letter for case# 19-3098-DM

I would like this letter public and posted on the docket and read by the judge please.

The Honorable Judge Montali
US Bankruptcy Court
Case# 19-3088-DM

Your Honor,

I am a victim of the Campfire. Multiple members of my family lost everything we owned on November 8, 2018. I have been following the case and I am Against the PG&E settlement.

The proposed settlement of 13.5 Billion dollars will not come close to making us whole. I realize that PG&E has filed bankruptcy. With that being said I understand that PG&E has multiple creditors to pay and we are in line with many.

I'm not new to PG&E. My father spent 33 years of his life working hard for them. He was a loyal employee, did a good job and thought very highly of the company he worked for. My father passed away 3 1/2 years ago. I miss him terribly but its probably a blessing he isn't here to see how a company he gave his life working for is now treating his wife, his daughter and his grandchildren with this proposed settlement.

The day of the fire, I did get a phone call notification to evacuate. At that particular moment I had a choice to make.... Pack up all my special mementos, pictures of my children growing up, my baby pictures and family albums, my dad's ashes that sat on the mantle, my signed art I collected for 30 years, my jewelry and every other thing that was important to me. Instead I took a look around my neighborhood and I noticed that my neighbors were not out packing their cars. You see I had many elderly neighbors. People in there late 80's and 90's. People without family in town that relied on neighbors to help them. So I did the RIGHT thing. I went door knocking, notifying my neighbors of the fire and the need to evacuate. Needless to say after I helped my neighbors I had no time to gather anything other than my animals and my purse. The smoke was very thick, I feared for my life.. By the time I made it to the corner of my subdivision, houses were on fire.

The year prior to fire I had moved and downsized into this home. I had remodeled it from top to bottom. It was the very first home I bought as a single person. All of my debt was paid off including my home... I didn't owe anyone in the world anything. It was my fresh start. I did everything I could to live a happy, debt free life. 2018 was the first year I finally got my mojo back. I had the best group of friends and my job in real estate that I loved. You see in the four years prior to fire I went through an unwanted and unexpected divorce after 27 years and my father died of leukemia. Then on November 8, 2018 my house burned to the ground.

It seems as if PG&E has put the cart before the horse and make agreements with insurance companies and municipalities before making an offer to the survivors. We were left with a deal of cash/stock and it included multiple fires, FEMA and the State of CA in our offer. I personally being under-insured will not be made whole with my home and contents. Let alone loss of community, trauma, loss of income, etc. When I receive a settlement after paying my attorney (which all attorneys need to be capped at 20%) and paying taxes I will be lucky to recoup 15% of my loss. That is not acceptable.

Survivors should not have to dip into their retirement accounts, savings accounts and take out loans that they didn't have before for something that is not their fault. Its already bad enough that our insurance has doubled and tripled in

cost, our PG&E rates are higher, we have extra gas costs going to/from Chico for shopping. Last but certainly not least we have been left to live in a town where it looks like a bomb went off.

My moms house survived this fire. It burnt a circle around it. She refuses to move because that is the last place where my father lived with her before he passed. They were married for 46 years. She feels like he saved that house for her. I am an only child and I have wonderful parents. So needless to say I'm doing the RIGHT thing again. I will continue to live here to help her as she ages. I wish I could move. I wish I didn't have to relive that day when I drive through town. I sat on Skyway for 4.5 hours trying to get out. I wish my friends still lived here. I wish I could go to sleep without fear of trees falling and killing me. I wish I didn't cry at the drop of the hat. I wish I didn't feel this anxiety all the time. I wish our town was still beautiful.

Your Honor, please do the RIGHT thing for us. We lost the most and are suffering the most. We deserve to get our footing back and be back in a same position we were before our lives were hijacked by PG&E.

Sincerely,
Tammy Spirlock